

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Leonard J. Rose
aka Lenny Rose
Pamela Rose
Debtor(s)

Bankruptcy Case No.: 18-23513-CMB
Issued Per Mar. 28, 2019 Proceeding
Chapter: 13
Docket No.: 31 – 18, 26
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated September 19, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☒ B. The length of the Plan is increased to a total of 45 months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☒ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to it's administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Fay Servicing/Wilmington Trust National Association at Claim No. 5 .
- ☒ H. Additional Terms: The Debtor shall appropriately pursue the claim dispute as to Claim No. 2 of Sheffield Financial at Claim No. 2.
The claim of Fayette County Tax Claim Bureau (Claim No. 3) governs as secured at 9 percent with 2018 taxes to be paid to the tax claim bureau per the Plan.
The estimated pool of funds available to be paid to general unsecured creditors and estimated percentage dividend are revised to \$15,799.01 (100 percent).

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: April 1, 2019

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Leonard J. Rose
 Pamela Rose
 Debtors

Case No. 18-23513-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: 149

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Apr 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 03, 2019.

db/jdb
 cr
 14909904 +Leonard J. Rose, Pamela Rose, P.O. Box 331, Acme, PA 15610-0331
 +Credit Acceptance Corporation, 25505 W. 12 Mile Road, Ste 3000, Southfield, MI 48034-8331
 +Credit Acceptance Corp., Silver Triangle Building, 25505 West Twelve Mile Road--Suite 3000, Southfield, MI 48034-8331
 14922984 +Direct TV, P.O. Box 5007, Chicago, IL 60680-5004
 14909906 Fay Servicing, P.O. Box 809441, Chicago, IL 60680-9441
 14931138 +Fay Servicing, LLC, 3000 Kellway Dr. Suite 150, Carrollton, TX 75006-3357
 14909908 +Fayette County Tax Claim Bureau, c/o Sheryl R. Heid, Esq., 4 North Beeson Boulevard, Uniontown, PA 15401-3438
 14909907 +Fayette County Tax Claim Bureau, Fayette County Courthouse, 61 East Main Street, Uniontown, PA 15401-3514
 14909909 +KML Law Group, Suite 5000 BNY Mellon Independence Ctr., 701 Market Street, Philadelphia, PA 19106-1538
 14909914 Western PA Anesthesia Associates, P.O. Box 643483, Pittsburgh, PA 15264-3483
 14909915 +Wilmington Savings Fund Society, FSB, Trustee for the Primestar-H Fund 1 Trust, 5680 Greenwood Plaza Blvd.--Suite 100S, Englewood, CO 80111-2404

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr
 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Apr 02 2019 03:49:48
 Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 14909901 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 02 2019 03:48:42 Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
 14909902 E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Apr 02 2019 03:48:49
 Capital One Auto Finance, P.O. Box 260848, Plano, TX 75026-0848
 14928775 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Apr 02 2019 03:49:48
 Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
 14909905 +E-mail/Text: vmcpherson@creditmanagementcompany.com Apr 02 2019 03:45:14
 Credit Management Company, 2121 Noblestown Road, P.O. Box 16346, Pittsburgh, PA 15242-0346
 14909910 +E-mail/Text: bankruptcy@sccompanies.com Apr 02 2019 03:45:43 Montgomery Ward, 3650 Milwaukee Street, Madison, WI 53714-2304
 14909911 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 02 2019 03:50:57
 Portfolio Recovery, 130 Corporate Boulevard, Norfolk, VA 23502
 14947408 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 02 2019 03:49:46
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14909912 E-mail/Text: bankruptcy@bbandt.com Apr 02 2019 03:44:27 Sheffield Financial, 6010 Golding Center Drive, Winston Salem, NC 27103-9815
 14924159 E-mail/Text: bankruptcy@bbandt.com Apr 02 2019 03:44:27 Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
 14909903 E-mail/Text: bankruptcy@sccompanies.com Apr 02 2019 03:45:43 Through the Country Door, 1112 7th Avenue, Monroe, WI 53566-1364
 14909913 E-mail/Text: bankruptcy@firstenergycorp.com Apr 02 2019 03:44:57 West Penn Power, P.O. Box 16001, Reading, PA 19612-6001
 14933575 +E-mail/Text: bankruptcy@firstenergycorp.com Apr 02 2019 03:44:57 West Penn Power, 5001 NASA Blvd., Fairmont, WV 26554-8248

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Fay Servicing as servicer for Wilmington Trust, Na

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 03, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: jhel
Form ID: 149

Page 2 of 2
Total Noticed: 24

Date Rcvd: Apr 01, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 1, 2019 at the address(es) listed below:

Daniel R. White on behalf of Joint Debtor Pamela Rose dwhite@zeblaw.com,
gianna@zeblaw.com;dwhite.zmw@gmail.com;r63228@notify.bestcase.com
Daniel R. White on behalf of Debtor Leonard J. Rose dwhite@zeblaw.com,
gianna@zeblaw.com;dwhite.zmw@gmail.com;r63228@notify.bestcase.com
James Warmbrodt on behalf of Creditor Fay Servicing as servicer for Wilmington Trust,
National Association, not in its individual capacity, but solely as trustee for MFRA Trust
2015-1 bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
William E. Craig on behalf of Creditor Credit Acceptance Corporation ecmail@mortoncraig.com,
mhazlett@mortoncraig.com;mortoncraigeef@gmail.com

TOTAL: 6